THE SPECTATOR

INDEX

JULY, 1945—JUNE, 1946
Volume 153

ANNUAL STATEMENTS

Annual Statements Hit All-Time Highs, March, 1946

Acacia Mutual Life, Aetna Life Affiliated Cos., p. 12; American United Life, Bankers Life Company, Des Moines, Bankers Life of Nebraska, Bankers National Life, Montclair, p, 13; Berkshire Life, Business Men's Assurance Co., Commonwealth Life, Confederation Life Association, Toronto, Connecticut General Life, Connecticut Mutual Life, p. 14; Continental Assurance Company, Equitable Life of Iowa, Federal Life, Chicago, Franklin Life, Springfield, Ill., General American Life, Great Northern Life, p, 15; Winnipeg, Home Life, New York, John Hancock Mutual Life, Kansas City Life, p. 16; Lincoln National Life, Life Insurance Company of Virginia, Manhattan Life, Manufacturers Life, Toronto, Massachusetts Mutual Life, p, 17; Metropolitan Life, Midland Mutual Life, Minnesota Mutual Life, p. 18; Monarch Life, Mutual Benefit Life, Mutual Life, New York, p. 20; National Life, Montpelier, Vt., New York Life, p. 22; North American Life, Northwestern Mutual Life, Northwestern National, p. 24; Ohio State Life, Penn Mutual Life, Philadelphia, Phoenix Mutual Life, p. 26; Provident Life & Accident, Provident Mutual Life, Security Mutual Life, State Mutual Life, Sun Life of Canada, p. 28; Union Central Life, Union Mutual Life, Western & Southern Life, p. 30

ARTICLES

Accident & Health Insurance Survey, Ralph H. Blanchard, Jan., 1946, p. 26

Agents Attitudes, Survey Reveals, Dec., 1945, p. 10

Agents, Problems Facing Career, James E. Rutherford, April, 1946, p. 17

Annuities, An Unscientific System of Rating, Part 3: Federal Gift Taxes, Staff Survey, July, 1945, p. 26

Annuities, The Unscientific System of Rating, Part 4: Federal Estate Taxes, Staff Survey, Aug., 1945, p. 18

Annuities, Taxation of—Canadian Proposal, Staff Analysis, Dec., 1945, p. 9

Atomic Bomb, Role of President Harrison of New York Life in its Development, Aug., 1945, p. 27

Better Selling Tomorrow, Stanton G. Hale, June, 1946, p. 16

Brief for the Brief, June, 1946, p. 17

Business, 1945, Ten Texas Companies Report Upward Swing In, Apr., 1946, p. 52

"Buy-And-Sell" Agreements, Staff Review, Oct., 1945, p. 6

Canada, Life Insurance Does a Job in, John D. Buchanan, Jan., 1946, p. 22

Canadian Housing Program, Spectator Staff Correspondent, July, 1945, p. 22

Cherchez La Femme, Beatrice Jones, Feb., 1946, p. 6

Clients Versus Policyholders, Thomas R. Nagle, Dec., 1945, p. 15

Colorado, State of, Leonard S. McCombs, Aug., 1945, p. 20

Conversion Urge, That, July, 1945, p. 8

Death Claims, Distribution of, and Causes of Death in January Studied, March, 1946, p. 53

Dividends, Friends Pay, Timothy W. Foley, Oct., 1945, p. 19

D'Olier Discusses World Peace Prospects at Prudential Dinner, March, 1946, p. 55

Dominant, Leo Wolman, Aug., 1945, p. 37

Economy, A Stable, M. Albert Linton, Jan., 1946, p. 20

Economic Outlook, 1946, Stephen M. Foster, Jan., 1946, p. 16

Eight Thousand Dollars a Year From Four Interviews a Week, Don H. Stimpson, Dec., 1945, p. 6

Employee Benefit Plans, Harry Krueger, Aug., 1945, p. 32

Estate Planning, Samuel J. Foosaner, Feb., 1946, p. 12

Estate Planning, Staff Analysis, April, 1946, p. 14; Staff Analysis, May, 1946, p. 16

Estate Taxation, The Premium Test, Staff Analysis, March, 1946, p. 6

Executive Thinking, An Aid to, Clayton G. Hale, April, 1946, p. 6

Federal Estate Taxes, The Unscientific System of Rating Annuities, A Spectator Staff Survey, Aug., 1945, p. 18

Federal Gift Taxes, An Unscientific System of Rating Annuities, A Spectator Staff Survey, July, 1945, p. 26

Feminine Firsts, Five Hermine R. Kuhn, Aug., 1945, p. 28

Fine Sailing, William H. Andrews, Jr., Sept., 1945, p. 8

Fission at Bikini—T. W.. Lippert, June, 1946, p. 6

General Agents, Compensation for, Clifford L. McMillen, Aug., 1945, p. 16

Georgia, State of, Leonard S. McCombs, July, 1945, p. 10

Health and Accident Underwriters Conference, W. Eugene Roesch, June, 1946, p. 28

Hemisphere Insurance Conference, June, 1946, p. 18

Housing, Suburban, Paul F. Clark, Feb., 1946, p. 23

Independence, Creating Through Individual Thrift, Keith S. Smith, Sept., 1945, p. 18

Inflation, Walter G. Bowerman, Oct., 1945, p. 9

Institute of Life Insurance, Dec., 1945, p. 12

Investment Problems of the Next Decade, L. Douglas Meredith, May, 1946, p. 24

John Hancock Mutual, Two New Directors Elected to Board of, March, 1946, p. 38

Johnson, Lt. Col., Back at Penn Mutual After Completing Important Assignments, July, 1945, p. 48

Key Man Insurance, Arthur J. Raumann, May, 1946, p. 29

Legislation, Landmark In Uniform, Alfred N. Guertin, Feb., 1946, p. 17

Life Index, The Spectator, 1946 edition, June, 1946, p. 33

Life Insurance Company of Virginia, May, 1946, p. 31

Life Insurance In Action, George A. Hatzes, Feb., 1946, p. 8

Life Insurance Medical Research Fund, Prominent Physicians Named on, Aug., 1945, p. 42

Losses Loom Large, July, 1945, p. 9

Lounsbury Honored in Bankers National Life Drive, May, 1946, p. 51

Massachusetts Mutual Men Honor "Joe" Behan With a Million-A-Day, Feb., 1946, p. 40

Medical Insurance, Health and Accident Underwriters Conference Report, July, 1945, p. 30

Metropolitan Life Insurance Co., Aug., 1945, p. 48

Merchandising, Mass, Louis W. Sechtman, Jan. 1946, p. 24

Modern Underwriting, New Book by Harry W. Dingman, Guide to, March, 1946, p. 40

Mortality Record for First Six Months of 1945, Extreme Contrasts Noted in, Aug., 1945, p. 42

Mortality, People and Property—H. M. Gault, May, 1946, p. 19; June, 1946, p. 25

Mortality Record, 1945, Dr. Louis I. Dublin, Jan., 1946, p. 30

National Service Life Insurance Gearing to Peacetime Needs, Jan., 1946, p. 15

National Service Life Insurance—Its Significance, John E. Crampton, Sept., 1945, p. 10

NALU Division to Assist in Intelligent Handling of Veterans Reconversion Problems, Aug., 1945, p. 47

NALU, Greetings to, Lewis B. Hendershot, Holgar J. Johnson, Sept., 1945, p. 7

NALU Presents Suggestions on Group Life Insurance Definition, March, 1946, p. 56

NALU Trustees Meet, Clancy D. Connell, Sept., 1945, p. 9.

National Association of Insurance Commissioners, Thomas J. V. Cullen, Dec., 1945, p. 18

Northwestern National Life Annual Statement First to be Published . . . Again! . . . This Year, Jan., 1946, p. 40

NSLI Excessive Lapse of Policies Causes Concern, Oct., 1945, p. 46

Opportunity and Responsibility, Alexander E. Patterson, Feb., 1946, p. 29

Penn Mutual Rounds Out Complete Circle of Security for Members of Field Force, July, 1945, p. 46

People, Your Responsibility, Theodore M. Green, Sept., 1945, p. 14

Perspectives and Horizons, Clayton G. Hale, Jan., 1946, p. 10

Philippines, Insurance in The, Louis H. Pink, Oct., 1945, p. 30

Point System for Evaluating Prospects, Arthur J. Raumann, Feb., 1946, p. 26

Postwar Challenges, Paul F. Clark, Oct., 1945, p. 14

Prestige Builders, Practical, Lorraine Sinton, C.L.U., June, 1946, p. 12

Prestige, Building, Edward Choate, Sept., 1945, p. 33

Production Record, "Roses For Russell" Contest Stimulates, April, 1946, p. 44

Progress, Waldo T. Worcester Presents His Key to, Sept., 1945, p. 26

Prospector, The Debit Invites the Dynamic, Paul Alpern, Sept., 1945, p. 22

Public Debt, The, Donald B. Woodward, April, 1946, p. 23

Public Law 15, Elmer Warren Sawyer, April, 1946, p. 9

Public Relations: Potential Clients, Kenilworth H. Mathus, Aug., 1945, p. 10

Quality Awards in 1946 Urged, Care in Preparing Applications for, March, 1946, p. 8

Retirement Income Sales Talk, Glenn W. Isgrig, May, 1946, p. 12

Review of the Year 1945, Clarence C. Klocksin, Jan., 1946, p. 6.

Sales, For You in 1946, More, Feb., 1946, p. 15

Sales Plus Service Equals More Sales, James I. Caldwell, Sept., 1945, p. 21
Selling the Idea of Estate Planning, Staff Analysis, May, 1946, p. 16
Selling the Young Idea, Charles J. O'Connell, Aug., 1945, p. 6
Service Can Be Profitable, Helen B. Rockwell, Sept., 1945, p. 30
State Health Insurance Plans, E. H. O'Connor, Jan., 1946, p. 31
State Mutual Agency in New York, Selling Joins Father In, April, 1946, p. 56
Streamlined Security for Americans, Edward W. Marshall, June, 1946, p. 22
Streamliner, Fundamental, Alfred N. Guertin, Oct., 1945, p. 22
Supervision and Training, Edmund L. G. Zalinski, Aug., 1945, p. 12
Taxation of Annuities—Canadian Proposal, Staff Analysis, Dec., 1945, p. 9
Taxation of Community Property, Staff Survey, Jan., 1946, p. 32
Tax Decisions, Recent, Staff Analysis, Feb., 1946, p. 20; June, 1946, p. 30
Ten Thousand Dollars For Each White Cap in the Pacific, Eugene J. Hardy, July, 1945, p. 6
That Little Difference!—Hermine R. Kuhn, Feb., 1946, p. 24
Tide, Paul A. Reddy, May, 1946, p. 59
Underwriting, New Book by Harry W. Dingman Guide to Modern, March, 1946, p. 40
Up Today—Down Tomorrow, Glen J. Spahn, July, 1945, p. 18
Veterans And Their Insurance, William H. Hackett, May, 1946, p. 6
Veterans Returning to New York Life Score Fine Sales Records, May, 1946, p. 56
Why Do It The Hard Way?—Fred H. White, Oct., 1945, p. 26

AUTHORS

Alpern, Paul, The Debit Invites The Dynamic Prospector, Sept., 1945, p. 22
Andrews, William H. Jr., Fine Sailing, Sept., 1945, p. 8
Blanchard, Ralph H., Accident & Health Insurance Survey, Jan., 1946, p. 26
Bowerman, Walter G., Inflation, Oct., 1945, p. 9
Buchanan, John D., Life Insurance Does A Job in Canada, Jan., 1946, p. 22
Burke, Luke A., Down to Cases, July, 1945, p. 56; Aug. 1945, p. 58; Sept., 1945, p. 66; Oct., 1945, p. 56; Nov., 1945, p. 82; Dec., 1945, p. 42; Jan., 1946, p. 58; Feb., 1946, p. 58; March, 1946, p. 58; April, 1946, p. 58; May, 1946, p. 58; June, 1946, p. 58
Caldwell, James I., Sales Plus Service Equals More Sales, Sept., 1945, p. 21
Choate, Edward, Building Prestige, Sept., 1945, p. 33
Clark, Paul F., Postwar Challenges, Oct., 1945, p. 14
Clark, Paul F., Suburban Housing, Feb., 1946, p. 23
Connell, Clancy D., NALU Trustees Meet, Sept., 1945, p. 9
Crampton, John E., National Service Life Insurance—Its Significance, Sept., 1945, p. 10
Cullen, Thomas J. V., National Association of Insurance Commissioners, Dec., 1945, p. 18
Dublin, Dr. Louis I., 1945 Mortality Record, Jan., 1946, p. 30
Foley, Timothy W., Friends Pay Dividends, Oct., 1945, p. 19
Fossaner, Samuel J., Estate Planning, Feb., 1946, p. 12
Foster, Stephen M., 1946 Economic Outlook, Jan., 1946, p. 16
Gault, H. M., Mortality People and Property, May, 1946, p. 19; June, 1946, p. 25
Green, Theodore M., People, Your Responsibility, Sept., 1945, p. 14
Guertin, Alfred M., Fundamental Streamliner, Oct., 1945, p. 22
Geurtin, Alfred N., Landmark in Uniform Legislation, Feb., 1946, p. 17
Hackett, William H., Veterans And Their Insurance, May, 1946, p. 6
Hale, Clayton G., Perspectives and Horizons, Jan., 1946, p. 10; An Air to Executive Thinking, April, 1946, p. 6; Better Selling Tomorrow, June, 1946, p. 16
Hardy, Eugene J., Ten Thousand Dollars for Each White Cap in the Pacific, July, 1945, p. 6
Hatzes, George A., Life Insurance In Action, Feb., 1946, p. 8
Hendershot, Lewis B., Johnson, J. Holgar, Greetings to NALU, Sept., 1945, p. 7
Isgrig, Glenn W., Retirement Income Sales Talk, May, 1946, p. 12
Jones, Beatrice, Cherchez La Femme, Feb., 1946, p. 6
Johnson, J. Holgar, Hendershot, Lewis B., Greetings to NALU, Sept., 1945, p. 7
Josephson, Halsey D., Passing Judgment, July, 1945, p. 55; Aug., 1945, p. 51; Sept., 1945, p. 65; Oct., 1945, p. 55; Nov., 1945, p. 97; Dec., 1945, p. 41; Jan., 1946, p. 51; Feb., 1946, p. 50; March, 1946, p. 51; April, 1946, p. 65; May, 1946, p. 11; June, 1946, p. 43
Klocksin, Clarence C., Review of the Year 1945, p. 6
Krueger, Harry, Employee Benefit Plans, Aug., 1945, p. 32
Kuhn, Hermine R., Five Feminine Firsts, Aug., 1945, p. 28; That Little Difference! —Feb., 1946, p. 24
Linton, M. Albert, A Stable Economy, Jan., 1946, p. 20
Lippert, T. W., Fission at Bikini, June, 1946, p. 6
Marshall, Edward W., Streamlined Security for Americans, June, 1946, p. 22
Mathus, Kenilworth H., Public Relations: Potential Clients, Aug., 1945, p. 10
McCombs, Leonard S., State of Georgia, July, 1945, p. 10; State of Colorado, Aug., 1945, p. 20
McMillen, Clifford L., Compensation for General Agents, Aug., 1945, p. 16
Meredith, L. Douglas, Investment Problems of the Next Decade, May, 1946, p. 24
Nagle, Thomas R., Clients Versus Policyholders, Dec., 1945, p. 15
O'Connell, Charles J., Selling the Young Idea, Aug., 1945, p. 6
O'Connor, E. H., State Health Insurance Plans, Jan., 1946, p. 31
Patterson, Alexander E., Opportunity and Responsibility, Feb., 1946, p. 28
Pink, Louis H., Insurance In The Philippines, Oct., 1945, p. 30
Raumann, Arthur J., A Point System for Evaluating Prospects, Feb., 1946, p. 26; Key Man Insurance, May, 1946, p. 29
Reddy, Paul A., Life Insurance Pays Off, Nov., 1945, p. 12; Average Annual Net Cost History of Ordinary Life Policies Issued in 1925 per $1,000, Nov., 1945, p. 38; Tide, May, 1946, p. 58
Rhodes, Russell, New York—Of All Places, Jan., 1946, p. 25; Feb., 1946, p. 34
Rockwell, Helen B., Service Can Be Profitable, Sept., 1945, p. 30
Roesch, W. Eugene, Health and Accident Underwriters Conference, June, 1946, p. 28
Rutherford, James E., Problems Facing Career Agents, April, 1946, p. 17
Sawyer, Elmer Warren, Public Law 15, April, 1946, p. 9
Sechtman, Louis W., Mass Merchandising, Jan., 1946, p. 24
Sinton, Lorraine, C.L.U., Prestige Builders, Practical, June, 1946, p. 12
Simon, Leon Gilbert, On The Horizon, (page 5 each issue) Female Footprints on the Sands of Time, July, 1945; Many Thanks to Many Cranks, Aug., 1945; Tomorrow's Challenge, Sept., 1945; A Great Teacher, Oct., 1945; Atomic Bomb Insurance, Dec., 1945; Unfair Competition, Jan., 1946; Keep Moving, Feb., 1946; Bigotry Gets A Wallop, Mar., 1946; Let's Think About Thinking, April, 1946; The Search For Truth, May, 1946; The Road to Retirement, June, 1946
Sheehan, Robert W., One Man's Almanac, Sept., 1945, p. 72; Oct., 1945, p. 64; Nov., 1945, p. 96; Dec., 1945, p. 48; Jan., 1946, p. 64; Feb., 1946, p. 64; March, 1946, p. 64; April, 1946, p. 64; May, 1946, p. 64; June, 1946, p. 64
Smith, Keith S., Creating Independence Through Individual Thrift, Sept., 1945, p. 18
Spahn, Glen J., Up Today—Down Tomorrow, July, 1945, p. 18
Stimpson, Don H., Eight Thousand Dollars a Year From Four Interviews A Week, Dec., 1945, p. 6
White, Fred H., Why Do It The Hard Way?—Oct., 1945, p. 26
Wolman, Leo., Dominant, Aug., 1945, p. 37
Woodward, Donald B., The Public Debt, April, 1946, p. 23
Worcester, Waldo T., Key to Progress, Sept., 1945, p. 26
Zalinski, Edmund L. G., Supervision and Training, Aug., 1945, p. 12

PORTRAITS

Adams, Claris, Nov., 1945, p. 67
Adams, Claris, Holgar J. Johnson, Leroy A. Lincoln, Jan., 1946, p. 39
Adams, Gordon D., July, 1945, p. 44
Alpern, Paul., Sept., 1945, p. 24
Amber, Harrison L., March, 1946, p. 14
American College, Examination Board of the, Oct., 1945, p. 17
American Society of Chartered Life Underwriters, New Officers of, Oct., 1945, p. 18
Andrews, William H. Jr., Sept., 1945, p. 8
Anderson, William Matheson, July, 1945, p. 22
Armstrong, Z. S., J. H. Raeder, Morgan S. Crockford, E. F. Hildebrand, Dec., 1945, p. 26
Arnold, O. J., March, 1946, p. 24
Baldwin, W. Lee, Aug., 1945, p. 25
Bauer, John G., Aug., 1945, p. 27
Betts, Burr, Aug., 1945, p. 25
Black, Col. Walter I., Jan., 1946, p. 41
Blake, James M., Jackson Maloney, Dec., 1945, p. 27
Blanchard, Ralph H., Jan., 1946, p. 27
Blandford, John, Wilson W. Wyatt, John W. Snyder, Mar., 1946, p. 34
Bowerman, Walter G., Oct., 1945, p. 11
Bradley, Gen. Omar N., Jan., 1946, p. 49
Caldwell, James I., Sept., 1945, p. 53
Campbell, J. M., Aug., 1945, p. 25
Choate, Edward, Sept., 1945, p. 33
Clark, Paul F., David I. Walsh and Guy W. Cox, Jan., 1946, p. 36
Clark, Paul F., Oct., 1945, p. 16; Feb., 1946, p. 23; March, 1946, p. 16
Clark, Paul F., Anthony Peters, March, 1946, p. 33
Coley, C. Y., President of Chattanooga Association, March, 1946, p. 9
Connell, Clancy D., Sept., 1945, p. 9
Cooper, Francis L., April, 1946, p. 53
Cox, Guy W., David I. Walsh, and Paul F. Clark, Jan., 1946, p. 36
Crampton, John E., Sept., 1945, p. 60
Crockford, Morgan C., E. F. Hildebrand, J. H. Raeder, Z. S. Armstrong, Dec., 1946, p. 26
Daly, Clarence J., Aug., 1945, p. 22
Daly, Thomas F., Aug., 1945, p. 23
Denny, George V. Jr., Dec., 1945, p. 27
Diman, Charles J., March, 1946, p. 38
Dingman, Harry W., March, 1946, p. 40
Divver, Margaret, Dec., 1945, p. 27
Divver, Margaret, Henry M. Kennedy, Al Thiemann, Dec., 1945, p. 26
D'Olier, Franklin, Jan., 1946, p. 38
D'Olier, Franklin, Thomas I. Parkinson, Gerald S. Nollen, Jan., 1946, p. 37
Doty, A. H., March, 1946, p. 9
Douglas, Lewis W., March, 1946, p. 20; April, 1946, p. 31
Dunn, R. K., Aug., 1945, p. 25
Ecker, Frederick H., March, 1946, p. 18
Fischer, Chester O., Aug., 1945, p. 39
Foley, Timothy W., Oct., 1945, p. 21
Foosaner, Samuel J., Feb., 1946, p. 13
Fordyce, J. P., March, 1946, p. 17
Foster, Stephen M., Jan., 1946, p. 18; April, 1946, p. 30
Freeman, Mansfield, Dec., 1945, p. 26
Frey, N. J., July, 1945, p. 44
Fulton, James E., Dave E. Satterfield Jr., Bruce E. Shepherd, George Willard Smith, Jan., 1946, p. 40
Gamble, Seneca M., Feb., 1946, p. 47
Garner, Geston, July, 1945, p. 13
General Clark Visits the Metropolitan Home Office, July, 1945, p. 38
Green, Theodore M., Sept., 1945, p. 16
Guertin, Alfred N., Feb., 1946, p. 19
Hale, Clayton G., Jan., 1946, p. 14; April, 1946, p. 8
Hall, E. L., Sept., 1946, p. 45
Hancock, John M., March, 1946, p. 38
Hanson, M. N., July, 1945, p. 44
Hardy, Eugene J., July, 1945, p. 7
Harrison, George L., Aug., 1945, p. 27; March, 1946, p. 22
Hay, P. L., July, 1945, p. 15
Henley, Robert E., March, 1946, p. 17; May, 1946, p. 31
Hildebrand, E. F., Morgan S. Crockford, J. H. Raeder, Z. S. Armstrong, Dec., 1945, p. 26
Hill, Grant L., Aug., 1945, p. 38
Holm, Miss Celeste, July, 1945, p. 29
Huston, Edward F., Sept., 1945, p. 38
Hutton, William E., Aug., 1945, p. 23
Isgirg, Glenn W., May, 1946, p. 14
Isley, J. L., July, 1945, p. 25
Johnson, Eric G., July, 1945, p. 48
Johnson, Holgar J., Aug., 1945, p. 39; Dec., 1945, p. 12
Johnson, Holgar J., Leroy A. Lincoln, Claris Adams, Jan., 1946, p. 39
Jones, Beatrice, Feb., 1946, p. 56
Jones, E. Wilfrid, Sept., 1945, p. 51
Kavanaugh, Luke J., Aug., 1945, p. 22
Kennedy, Henry M., Margaret Divver, Al Thiemann, Dec., 1945, p. 26
King, Wheeler H., Dec., 1945, p. 26
Klocksin, Clarence A., Jan., 1946, p. 56
Krueger, Harry, Aug., 1945, p. 32
Kuhn, Hermine R., Aug., 1945, p. 29; Feb., 1946, p. 25
Lee, Laurence F., Nov., 1945, p. 66
Lien, C. E., Aug., 1945, p. 23
Lincoln, Leroy A., March, 1946, p. 18
Lincoln, Leroy A., Holgar J. Johnson, Claris Adams, Jan., 1946, p. 39
Linton, M. Albert, Jan., 1946, p. 55; March, 1946, p. 28
Lounsbury, Ralph R., March, 1946, p. 13
Maclelland, R. L., Addresses Chattanooga Association, March, 1946, p. 8

Maloney, Jackson, James M. Blake, Dec., 1945, p. 27
Mathus, Kenilworth H., Nov., 1945, p. 9
Matthews, Arthur N., Nov., 1945, p. 68
McAndless, A. J., March, 1946, p. 17
McCormack, James M., Dec., 1945, p. 18
McEachern, J. N. Jr., July, 1945, p. 16
McEachern, John Newton Sr., July, 1945, p. 12
McEachern, Mrs. L. D., July, 1945, p. 16
McGettigan, W. J., Aug., 1945, p. 25
McMillen, Clifford L., Aug., 1945, p. 17
Mehlman, Charles, Aug., 1945, p. 25
Mutual Life Agency Chiefs Gather at Home Office, Oct., 1945, p. 38
Nagle, Thomas R., Dec., 1945, p. 15
Nollen, Gerard S., Franklin D'Olier, Thomas I. Parkinson, Jan., 1946, p. 37
Nollen, Gerard S., March, 1946, p. 13
Norgren, Carl A., Aug., 1945, p. 24
O'Connell, Charles J., Aug., 1945, p. 8
O'Connor, E. H., Jan., 1946, p. 31
Paige, John W., May, 1946, p. 48
Parker, Hon. Homer C., July, 1945, p. 11
Parkinson, Thomas I., Franklin D'Olier, Gerard S. Nollen, Jan., 1946, p. 37
Patterson, Alexander E., Feb., 1946, p. 32
Peterø, Anthony, Paul F. Clark, Mar., 1946, p. 33
Pfarrer, L. W., Aug., 1945, p. 27
Philippine President Sergio Oamena and his daughter Maria, Oct., 1945, p. 33
Pink, Louis H., Oct., 1945, p. 30; Feb., 1946, p. 18
Plumley, Lt. Col. H. Ladd, Oct., 1945, p. 36
Prudential Girl Buys Millionth Bond, July, 1945, p. 40
Queen Mary Arriving in New York Harbor, Sept., 1945, p. 74
Raeder, J. H., Morgan S. Crockford, E. F. Hildebrand, Z. S. Armstrong, Dec., 1945, p. 26
Randall, Jesse W., Aug., 1945, p. 40
Randolph, Albert P., Powell Stamper, Dec., 1945, p. 27
Raumann, Arthur J., Feb., 1946, p. 27; May, 1946, p. 30
Reynolds, Russell, Dec., 1945, p. 29
Riesenman, S. A., Aug., 1945, p. 25
Rockwell, Helen B., Sept., 1945, p. 32
Russell, Frederick D., April, 1946, p. 44
Rutherford, James E., Sept., 1945, p. 50; March, 1946, p. 56; April, 1946, p. 20
Satterfield, Dave E. Jr., Dec., 1945, p. 13
Satterfield, Dave E. Jr., Bruce E. Shepherd, James E. Fulton, George Willard Smith, Jan., 1946, p. 40
Sawyer, Elmer Warren, April, 1946, p. 10
Schmausser, William F., Aug., 1945, p. 27
Selling, Father and Son, April, 1946, p. 56
Shanks, Carroll M., Jan., 1946, p. 38
Sheffield, I. M. Jr., July, 1945, p. 16
Sheffield, I. M. Sr., July, 1945, p. 12
Shepherd, Bruce E., Dave E. Satterfield, Jr., James E. Fulton, George Willard Smith, Jan., 1946, p. 40
Shoener, W. Robert, March, 1946, p. 41
Smith, George Willard, James E. Fulton, Dave E. Satterfield, Jr., Bruce E. Shepherd, Jan., 1946, p. 40
Smith, Keith S., Sept., 1945, p. 20
Snyder, John W., Wilson W. Wyatt, John Blandford, March, 1946, p. 34
Spahn, Glen J., July, 1945, p. 21
Stamper, Powell, Albert P. Randolph, Dec., 1945, p. 27
Steinman, George W., March, 1946, p. 18
Stevenson, John A., Aug., 1945, p. 40; March, 1946, p. 26
Stimpson, Don H., Dec., 1945, p. 8
Stroud, Robert R., Feb., 1946, p. 54
Thiemann, Al, Henry M. Kennedy, Margaret Divver, Dec., 1945, p. 26
Walker, R. Hickman, Aug., 1945, p. 25
Walsh, David I., Paul F. Clark, and Guy W. Cox, Jan., 1946, p. 36
Ward, Diederich H., Dec., 1945, p. 27
Watkins, R. L., Aug., 1945, p. 25
White, Fred H., Oct., 1945, p. 28
Wilde, Frazar B., March, 1946, p. 15
Williams, Charles F., March, 1946, p. 30
Willis, Dr. C. H., Aug., 1945, p. 25
Woodward, Donald B. April 1946 p. 24
Woollen, W. V., Aug., 1945, p. 23
Worcester, Waldo T., Sept., 1945, p. 26
Wyatt, Wilson W., John Blandford, John W. Snyder, March, 1946, p. 34
Youngman, Arthur V., Dec., 1945, p. 26

CONTRACT INFORMATION

July, 1945, p. 58; Aug., 1945, p. 60; Sept., 1945, p. 68; Oct., 1945, p. 58; Nov., 1945, p. 90; Dec., 1945, p. 44; Jan., 1946, p. 60; Feb., 1946, p. 60; March, 1946, p. 60; April, 1946, p. 60; May, 1946, p. 60; June, 1946, p. 60

COVER PORTRAITS

Armstrong, David W., Champion of Thrift, Jan., 1946, p. 65
Boyce, Col. Westwray Battle, "No Satin Pillows," Oct., 1945, p. 65
Bradley, Gen. Omar N., "Father To Fifteen Million," July, 1945, p. 66
Byrnes, James F., Secretary of State, "Security for All," Aug., 1945, p. 66
Discharge Emblem, "This stands for honorable service to our Country." "Manpower of Tomorrow"—Sept., 1945, p. 74
Kerr, Robert S., "No Sounder Investment," Feb., 1946, p. 38
Lausche, Frank J., "Bulwark Against Uncertainty," Dec., 1945, p. 40
Meadows, Clarence W., Governor of West Virginia, "Too Many—Uninsured or Underinsured," June, 1946
Pastore, John O., "A Fine Example," April, 1946, p. 16
Williams, Arnold, "Independence of Aged Persons," May, 1946, p. 36
Wyatt, Wilson W., "Stimulation Rather Than Direction," March, 1946, p. 34

DEPARTMENTS

Albany, March, 1946, p. 52; April, 1946, p. 38; June, 1946, p. 40
Books, A Century of American Life Insurance, Professor Shephard B. Clough, May, 1946, p. 63; Directors and Their Functions, a Preliminary Study, (Division of Research, Harvard Business School), April, 1946, p. 46; Federal Taxes, Effect on Growing Enterprises, Prof. J. Keith Butters and Mr. John Lintner, April, 1946, p. 46; Stay Young and Live, Dr. J. Clarence Funk, Sc. D. May, 1946, p. 63
Canada, March, 1946, p. 36; May, 1946, p. 39; June, 1946, p. 42
Canadian Letter, Staff Correspondent, July, 1945, p. 54; Aug., 1945, p. 50; Sept., 1945, p. 64; Oct., 1945, p. 54; Nov., 1945, p. 97; Dec., 1945, p. 40; Jan., 1946, p. 50; Feb., 1946, p. 50; April, 1946, p. 51.
Down To Cases, Luke A. Burke, July, 1945, p. 56; Aug., 1945, p. 58; Sept., 1945, p. 66; Oct., 1945, p. 56; Nov., 1945, p. 82; Dec., 1945, p. 42; Jan., 1946, p. 58; Feb., 1946, p. 58; March, 1946, p. 58; April, 1946, p. 58; May, 1946, p. 58; June, 1946, p. 58
Life Insurance in Review, July, 1945, p. 36; Aug., 1945, p. 38; Sept., 1945, p. 38; Oct., 1945, p. 36; Dec., 1945, p. 28; Jan., 1946, p. 36; Feb., 1946, p. 36; March, 1946, p. 32; April, 1946, p. 30; May, 1946, p. 34; June, 1946, p. 34
London, April, 1946, p. 40
New York—Of All Places, Russell Rhodes, Jan., 1946, p. 25; Feb., 1946, p. 34; March, 1946, p. 50; April, 1946, p. 54
One Man's Almanac, Robert W. Sheehan, Sept., 1945, p. 72; Oct., 1945, p. 64; Nov., 1945, p. 96; Dec., 1945, p. 48; Jan., 1946, p. 64; Feb., 1946, p. 64; Mar., 1946, p. 64; Apr., 1946, p. 64; May, 1946, p. 64; June, 1946, p. 64
On The Horizon, Leon Gilbert Simon, (page 5 each issue) Female Footprints on the Sands of Time, July, 1945; Many Thanks to Many Cranks, Aug., 1945: Tomorrow's Challenge, Sept., 1945; A Great Teacher, Oct., 1945; Atomic Bomb Insurance, Dec., 1945; Unfair Competition, Jan., 10, 1946; Keep Moving, Feb., 1946; Bigotry Gets a Wallop, March, 1946; The Search For Truth, May 1946; The Road to Retirement, June, 1946
Passing Judgement, Halsey D. Josephson, July, 1945, p. 55; Aug., 1945, p. 51; Sept., 1945, p. 65; Oct., 1945, p. 55; Nov., 1945, p. 97; Dec., 1945, p. 41; Jan., 1946, p. 51; Feb., 1946, p. 50; March, 1946, p. 51; April, 1946, p. 65; May, 1946, p. 11; June, 1946, p. 43
Production, May, 1946, p. 37; June, 1946, p 36
Spectator Through The Ages, Feb., 1946, p. 41; May, 1946, p. 65
Tax Decisions, Recent, Staff Analysis, Feb., 1946, p. 20; June, 1946, p. 30
The War Front—The Home Front, July, 1945, p. 42; Aug., 1945, p. 44
Washington, March, 1946, p. 34; April, 1946, p. 36; May, 1946, p. 38; June, 1946, p. 38

EDITORIALS

BY T. J. V. CULLEN

July, 1945, p. 65; Aug., 1945, p. 64; Sept., 1945, p. 73; Oct., 1945, p. 66; Dec., 1945, p. 50; Jan., 1946, p. 66; Feb., 1946, p. 66; Mar., 1946, p. 66; April, 1946, p. 66; May, 1946, p. 66; June, 1946, p. 66

ENDORSEMENT NUMBER

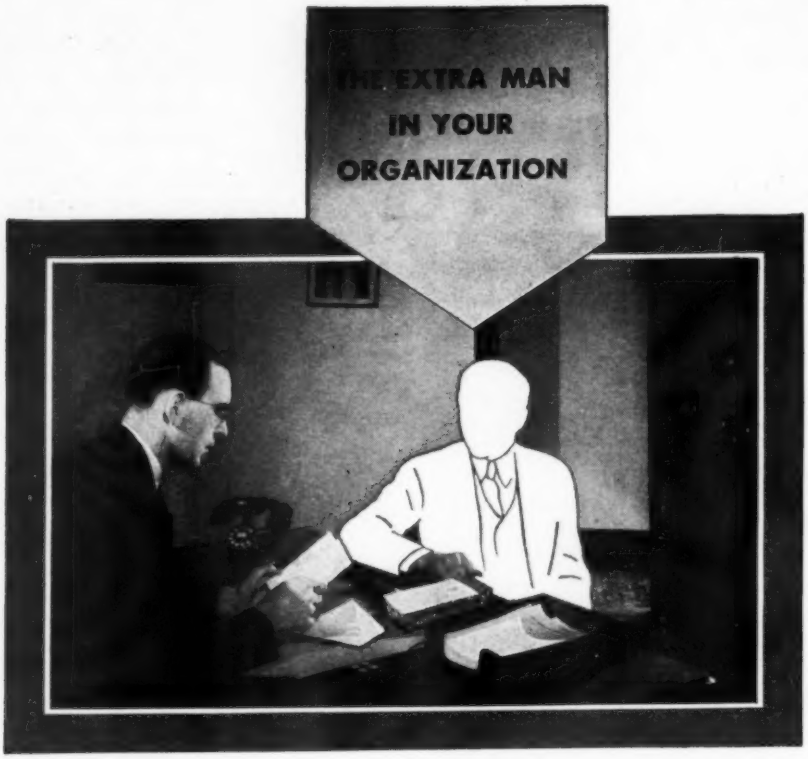
Applause—From The Applauded!, Russell Rhodes, Dec., 1945, p. 6
Association Leaders Say, Dec., 1945, p. 33
Contribution of the Life Agent to Your Community, Dec., 1945, p. 12
East North Central States, Dec., 1945, p. 70
East South Central States, Dec., 1945, p. 76
Effective Agency of Thrift, Charles Evans Hughes, Dec., p. 16
Even Czars Bow—To Life Insurance, Dec., 1945, p. 20
Heavy Spenders In "the Right Places" Only—Now, Dec., 1945, p. 22
High Praise From Seats of Higher Learning, Dec., 1945, p. 30
How Many Will Live To Be 100?, Dec., 1945, p. 10
How to Figure Your Own Life Expectancy, Dec., 1945, p. 32
It's News When "They" Say It!, Kenilworth H. Mathus, Dec., 1945, p. 14
Life Insurance—A Safe Place for Your Money, Dec., 1945, p. 51
Mathus, Kenilworth, It's News When "They" Say It!, Dec., 1945, p. 14
Middle Atlantic States, Dec., 1945, p. 50
Mountain States, Dec., 1945, p. 94
New England States, Dec., 1945, p. 44
Oneness of Mankind, The, Leon Gilbert Simon, Dec., 1945, p. 102
Pacific States, Dec., 1945, p. 98
Possess It At Whatever Sacrifice, Rt. Rev. Frank W. Creighton, Dec., 1945, p. 24
Postwar Taxation, A Staff Analysis, Dec., 1945, p. 34
Presidential Endorsements, Dec., 1945, p. 18
Rhodes, Russell, Applause From The Applauded!, Dec., 1945, p. 6
Services Agree, The, Dec., 1945, p. 40
South Atlantic States, Dec., 1945, p. 62
West North Central States, Dec., 1945, p. 80
West South Central States, Dec., 1945, p. 90

STATISTICS

Canadian Veterans' Insurance, Rates and Benefits, July, 1945, p. 62
Life Insurance Aggregates For 1944, Oct., 1945, p. 34
Life Insurance Aggregates for 1945, May, 1946, p. 32
Life Insurance For Americans On The Wing, April, 1946, p. 28
Loss Ratios 1938-1942 Accident and Health Insurance, Jan., 1946, p. 45
Rates of Interest Payable Compared, April, 1946, p. 63
Results of Operations of Life Insurance Companies, as of Dec. 31, 1945, Feb., 1946, p. 65
Results of Operations of Life Insurance Companies, as of Dec. 31, 1944 and 1945, March, 1946, p. 10

STATISTICAL ISSUE

Accident and Health Insurance in 1944 by States—Hospitalization Plans Included, Harry Fischer, Nov., 1945, p. 44
American Life Convention, Thomas J. V. Cullen, Nov., 1945, p. 66
Analysis of Death Claims Paid and Duration of Policies, Nov., 1945, p. 14
Analysis of 1944 Ordinary Policies, Nov., 1945, p. 18
Automobile Deaths in Five Largest American Cities, 1944-1943, Nov., 1945, p. 46
Automobile Death Toll in 1944, Thomas J. V. Cullen, Nov., 1945, p. 46
Automobile Fatalities in 144 Selected American Cities, Nov., 1945, p. 48
Automobile Fatalities in 13 Canadian Cities, Nov., 1945, p. 49
Average Annual Net Cost History of Ordinary Life Policies Issued in 1925 Per $1,000, Paul A. Reddy, Nov., 1945, p. 38
Canadian Letter, Staff Correspondent, Nov., 1945, p. 97
Causes of Death in the United States, Nov., 1945, p. 15
Classification of Purchasers of Ordinary Life Policies—1944, Nov., 1945, p. 18
Contract Information, Mutual Benefit Goes on CSO 1941 Mortality Table and 2¼ Per Cent Interest, Nov., 1945, p. 90
Disaster, Charles F. Rupprecht, Nov., 1945, p. 56
Down to Cases, Luke A. Burke, Nov., 1945, p. 82
Early and Modern Mortality Tables, Nov., 1945, p. 94
Editorial, Thomas J. V. Cullen, Statistical Substantiation for the Accomplishments of Insurance, Nov., 1945, p. 98
Endowment Policy Payments Increase, Nov., 1945, p. 24
Facts and Figures, Nov., 1945, p. 5
Federal Income Tax—1946, Staff Analysis, Nov., 1945, p. 51



To be of any use to brokers, a service must be practical. Brokers like Connecticut General service for just that reason. It comes from men who know brokers' and clients' problems . . . from men who know how to work *with* the broker. Then too, this service brings the broad facilities of the Connecticut General organization for handling all forms of life, accident, health and retirement plans, both individual and group, to meet personal or business needs . . . and also the consultation service of Connecticut General's Advisory Bureau.

It's worth investigation. A Connecticut General brokerage specialist is ready to be the EXTRA man in your organization. Call him at your nearest Connecticut General office.

CONNECTICUT GENERAL
LIFE INSURANCE COMPANY
HARTFORD, CONNECTICUT

BETTER SERVICE THROUGH BETTER MEN

LIFE INSURANCE, ACCIDENT AND HEALTH INSURANCE, SALARY ALLOTMENT INSURANCE AND ANNUITIES. ALL FORMS OF GROUP INSURANCE AND GROUP ANNUITIES

Gain and Loss Exhibit as of Dec. 31, 1941, Nov., 1945, p. 28
Horan, Jerry, Effect of Interest Used for Calculating Policy Values on Net Costs, Nov., 1945, p. 40
How Each Dollar of Total Life Insurance Income Was Used in 1944, Nov., 1945, p. 16
How the Average Income Dollar Was Used in 1944, Nov., 1945, p. 15
How Interest Earnings Affect the Cost of Life Insurance, Nov., 1945, p. 41
Income, Record of Income and Disbursements for 1944, Nov., 1945, p. 10
Information: Application!, Kenilworth H. Mathus, Nov., 1945, p. 6
Life Insurance Assets Since 1900, Distribution of, Nov., 1945, p. 26
Life Insurance Backs Uncle Sam, Nov., 1945, p. 50
Life Insurance By States—Industrial, Nov., 1945, p. 21
Life Insurance By States—Ordinary, Nov., 1945, p. 20
Life Insurance In Review, Nov., 1945, p. 68
Life Insurance Pays Off, Paul Reddy, Nov., 1945, p. 12
Life Insurance Rejected in 1944, Nov., 1945, p. 43
Mathus, Kenilworth H., Information: Application, Nov., 1945, p. 6
Medical Research Fund Completed, Nov., 1945, p. 64
New Business and Insurance in Force of Life Insurance Companies Since 1900, Nov., 1945, p. 12
November 1945, One Man's Almanac, Robert W. Sheehan, Nov., 1945, p. 96
Ordinary, Industrial and Group Production, 1937 through 1944, Nov., 1945, p. 19
Ordinary Life Policies Issued in 1945 Per $1,000, Average Annual Net Cost History of, Paul A. Reddy; Nov., 1945, p. 38
Ordinary Policy Written—1934-1944, Average, Nov., 1945, p. 34
Paid Death Claims in 1944 by States, Nov., 1945, p. 14
Passing Judgement, Halsey D. Josephson, Nov., 1945, p. 97
Payments to Beneficiaries and Living Policyholders, Nov., 1945, p. 14
Payments to Policyholders for 20 Years 1924 through 1944, Nov., 1945, p. 13
Payments to Policyholders—Life, Fire, Casualty 1935 through 1944, Nov., 1945, p. 5
Payments Under Annuity Contracts as of Dec. 31, 1944, Nov., 1945, p. 32
People, We the, Nov., 1945, p. 11
Per Cent of Terminations by Lapse to Mean Policies in Force of Twenty-Eight Life Insurance Companies from 1925 to 1944, Inclusive, Nov., 1945, p. 36
Per Cent of Terminations by Surrender to Mean Policies In Force of Twenty-Eight Life Insurance Companies from 1925 to 1944, Inclusive, Nov., 1945, p. 36
Policyholders' Dividends During 1944, Application of, Nov., 1945, p. 30
Policy Values on Net Costs, Effect of Interest Used for Calculating, Jerry Horan, Nov., 1945, p. 40
Premium Production by States—1939 (Prewar) and 1944 (Height of War), Nov., 1945, p. 4
Rank of Average Annual Net Cost per $1,000 of an Ordinary Life Policy Issued at Age 25 in 1925, Nov., 1945, p. 39
Rate of Interest Earned on Mean Invested Funds by one Hundred Life Insurance Companies from 1925 to 1944, Inclusive, Nov., 1945, p. 42
Record of New Life Insurance Sold During 1944 Group, Ordinary, Industrial, Nov., 1945, p. 19
Regional Distribution of Deaths by Automobiles in 1944, Nov., 1945, p. 47
Regional Distribution of Automobile Deaths, 1944-1943, Nov., 1945, p. 46
Taxes (Including Real Estate Taxes), 1935 through 1944, Nov., 1945, p. 5
Total Investment in Securities 1940 through 1944, Nov., 1945, p. 5
Trend of Deaths by Automobiles in the United States from 1935 to 1944, Nov., 1945, p. 49
Trend of Use of Optional Modes of Settlements in 1930, 1940 and 1944, Nov., 1945, p. 41
United States Government Obligations 1940 through 1944, Nov., 1944, p. 5
United States Growth of Health and Accident Insurance, Nov., 1945, p. 39
Who Bought Life Insurance in 1944—What Kind and How Much, Nov., 1945, p. 18